

In response, Applicants initially point out that the licensing information referred to in the claimed invention is information used to obtain a license for the vehicle, not an applicant's driving record. Thus, the Examiner's rationale for supporting a finding of obviousness is not well founded.

In addition, Applicants note that the claim language has been clarified to require the information to be associated with a vehicle being purchased or leased. It is Applicants' position that irrespective of whether such information is old and well known, none of the references made of record teach or suggest a method and system for electronic loan/credit application which collects vehicle licensing information in addition to the credit application information, let alone automatically transmitting the collected licensing information to an agency or server arranged to effect licensing of the vehicle. With the present invention, the electronic credit application form can be advantageously used to expedite and simplify not only the loan process, but the process for obtaining vehicle licensing as well simultaneously with submission of the electronic loan application. As such, Applicants contend that claims 1 and 8 as amended above are patentably distinguishable over DeFrancesco et al. when considered by itself or in combination with any of the other references made of record.

Claims 2-4, 7, and 9-12 are allowable due to their respective dependency from either claim 1 or 8.

Therefore, Applicants submit that claims 1-4 and 7-12 as amended above are allowable over the references of record in this application, and reconsideration of the claims and passage of the application to issue are courteously solicited.

A check in the amount of \$110.00 is enclosed to cover the fee associated with the Petition for Extension of Time. Please charge any additional fees or credit any overpayments as a result of the filing of this paper to Ford Motor Company's Deposit Account No. 06-1500.

Respectfully submitted,

Christopher Mangin et al.

By


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Date: January 18, 2000

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